



10 August, 2007

Committee Secretary
Community Affairs Committee
Department of the Senate
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Dear Sir / Madam,

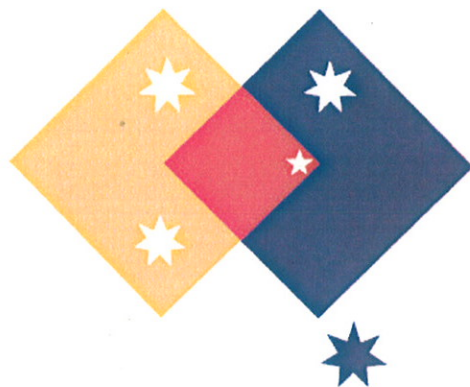
Attached, please find the AMWU's submission to the Inquiry into the Cost of Living Pressures on Older Australians.

Should you wish to discuss the submission or require further information, please don't hesitate to contact Doug Cameron on (02) 9897 9133.

Yours sincerely,

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A M W U
RETIRED MEMBERS'
DIVISION

AMWU Retired Members' Division
Submission to the Senate Inquiry into the
Cost of Living Pressures on Older Australians

August, 2007

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Introduction

The Australian Manufacturing Workers' Union (the AMWU) welcomes the opportunity to make a submission to the inquiry into the cost of living pressures on older Australians.

The Full name of the AMWU is the Automotive, Food, Metals, engineering, Printing and Kindred Industries Union. The AMWU represents approximately 130 000 workers in a broad range of sectors and occupations within Australia's manufacturing industry.

The AMWU Retired Members' Division (RMD) is proud to make this submission on behalf of the AMWU, and its 15 000 retired members.

The Retired Members' Division is broadly concerned with the interests of older Australians who have left the paid workforce.

The issues raised by this inquiry are of direct concern to the members of the RMD.

Poverty and older Australians

The terms of reference are a euphemism for poverty amongst older Australians.

The Compass group in the UK described poverty thus:

Poverty is about lack of money, inadequate living standards, feeling powerless to change the situation and being looked down upon.

The result is a grinding and exhausting struggle to maintain body and soul.

We need a systematic and long-term approach to its eradication; a new kind of politics which is about the moral principle of the equal worth of each individual.

To this end a primary goal is a more equal distribution of both disposable (post tax benefit) and original income, and of wealth. We need to increase the incomes and assets of those living in poverty through benefits and wages if they are to live flourishing lives –

Compass: The Good Society, Lawrence and Wishart

The cost of living pressures on older Australians is a class question and an issue of social justice. Older, working-class pensioners are more likely to be amongst the significant number of older Australian experiencing poverty and social exclusion.

Older Australians are witnessing a national economic boom based on mineral exports to China. At the same time too many older Australians are living in poverty and experiencing a social recession.

It is our submission that the last 11 years of Conservative neo classic economic policies have subordinated political and social objectives to the economic imperatives of the market.

This capitulation to the market has resulted in a range of negative social and financial consequences for retired AMWU members.

This inquiry is an opportunity to redress the social and economic imbalance experienced by older Australians and could be a catalyst in developing a greater focus on providing more equality, social justice and fairness for working-class pensioners.

AMWU retired members

AMWU retired members are predominantly male and from a trade background with a significant minority being from a non trade background

The Retired Members Division currently has 15,000 financial members and growing. The Division is made up predominantly of retirees from the manufacturing industry.

The majority of the retirees would have had limited benefits from the introduction of compulsory superannuation.

The majority would rely on the aged pension as their sole or predominant source of income (\$417.20 per week or \$249.85 for a single person). With rent assistance this increases to \$464.70 for a couple or \$300.15 for a single person. This profile would place AMWU retirees amongst the least wealthy 20% of households.

Many members have worked in labour-intensive and physically demanding occupations and would have little or limited capacity for employment, after nominal retirement age.

A proportion of retired members have been forced to retire early following redundancy and they have been unable to re-enter the workforce.

Many Retired Members suffer from deteriorating physical health and have varying degrees of social support from friends and families.

A significant number of Retired Members are living in social isolation due to fixed, limited income.

The Retired Members Division is politically active and engages in a broad range of social and political activities. The RMD is prominent participant in the recently formed Coalition of Pensioners which includes:

- Maritime Union of Australia Veterans
- Unitarian Church Victoria
- Council of Ageing
- Combined Pensioners Association
- Victorian Ethnic Pensioners Association

Short term goals

The following short term goals have been identified by the RMD as fundamental to relieving poverty, improving health and reducing social isolation:

1. An increase in the aged pension from 25% to 35% of average male weekly earnings
2. Financial increases in direct benefits (rent assistance, utilities allowance, telephone allowance, seniors concession allowance) and indirect benefits (subsidised medication, concessional rates for services provided by state and local governments)
3. An inquiry into the projected impact of an emissions/carbon trading scheme on the living standards of pensioners and poor Australians and the development of a package of support measures to offset any increased costs
4. Increased access to quality health care including adopting the ACOSS recommendations on dental care
5. Support for a Universal Seniors Card
6. Appropriate legislation to regulate the reverse mortgage industry and protect pensioners from exploitation
7. Improved rental housing tenure for pensioners and low income earners
8. Help low income earners/pensioners with the cost of rent
9. Increase the level of public and community housing to a minimum benchmark of 6% of national housing stock

Terms of Reference

**The cost of living pressures on older Australians, both pensioners and self-funded retirees, including:
The impact of recent movements in the price of essential such as petrol and food,
The cost of running household utilities, such as gas and electricity and,
The cost of receiving adequate dental care.**

Increases in the cost of living and pressure on older Australians are linked to the income, of retirees. In the case of pensioners, the inadequate pension base and the infrequent and insufficient increases in pension are fundamental reasons that cost of living pressures impact so extensively on pensioners.

As can be seen from the table below, poverty rates amongst older persons in Australia are amongst the highest in the developed world.

The table provides cross national data on poverty rates amongst older persons.

The data provides poverty rates for households having a person over the age of 64.

These poverty rates are measured relative to the median income in the country -- either 40% or 50% of the median income. Thus they measure poverty relative to the standard of living in the country rather than measuring it against an absolute benchmark.

Country	Year	40% of Median Income	50% of Median Income
Australia	2003	5.8	22.3
Austria	2000	5.8	13.7
Belgium	2000	5.7	16.4
Canada	2000	1.5	5.9
France	2000	3.0	8.5
Germany	2000	3.9	10.1
Italy	2000	5.6	13.7
Netherlands	1999	1.4	2.4
Spain	2000	10.2	23.4
Sweden	2000	2.1	7.7
United Kingdom	1999	6.8	17.3
United States	2000	15.0	24.7

Source; Luxembourg Income Study (LIS) data

As demonstrated above, older Australians are more likely to be facing poverty than any other group in the community and do not fare well against comparative poverty rates in advanced industrial nations.

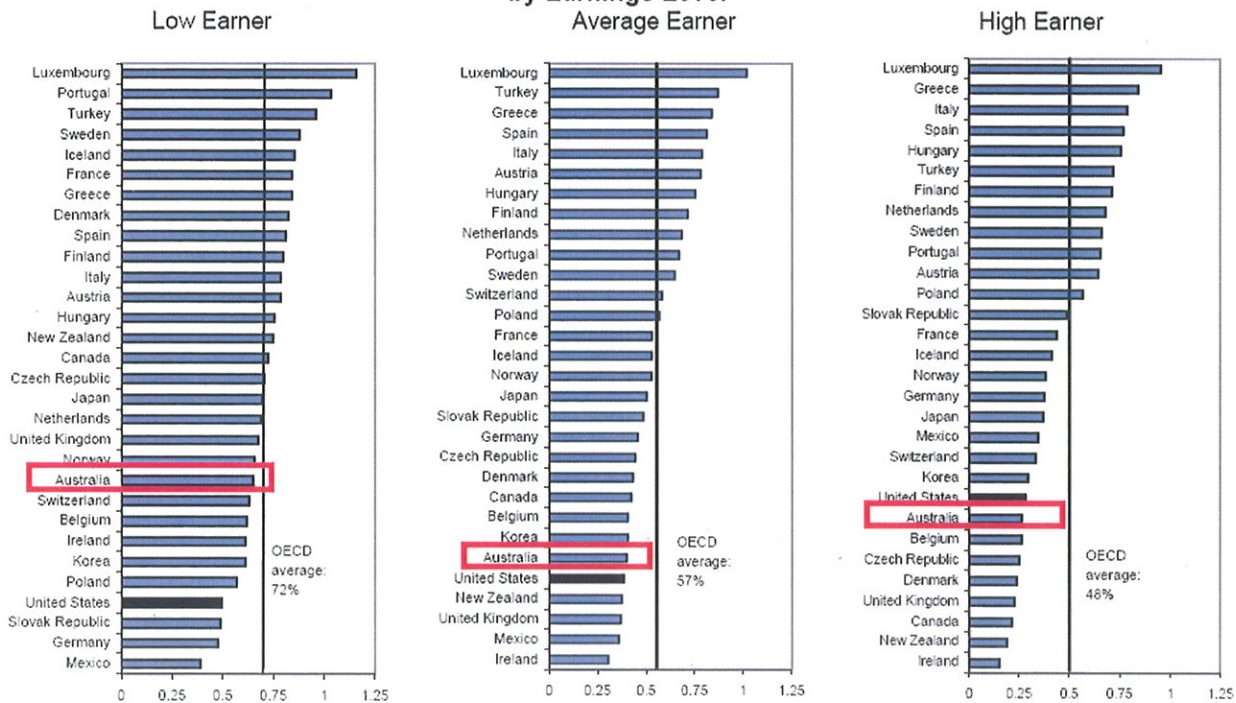
How do experts evaluate retirement income adequacy?

The National Academy of Social Insurance in the United States uses the following definition in their 2007 publication *Social Security and Retirement Income Adequacy*:

To show how well income in retirement will allow workers to maintain his or her standard of living, financial advisers use replacement rates -- a ratio of retirement benefits to pre retirement benefits. Because some expenses are reduced or eliminated in retirement (such as payroll taxes, work-related expenses, and saving for retirement), experts generally advise that replacement of 70 to 80% of prior earnings could produce a comparable standard of living

(Alford, Farnen and Schachet 2004; Fidelity Research Institute 2007; Palmer et al. 2004)

Social Security Replacement Rates in OECD Countries by Earnings Level



Source: OECD 2005a & b. Low earners earn half of the average wage, while high earners earn twice the average wage. Illustrative full career workers draw benefits from each country's mandatory pension program at the normal retirement age.

Australia ranks at the lower end of International social security replacement rates in OECD countries. For a country enjoying 16 years of economic growth and a commodities super cycle, this situation is unacceptable and is a key issue for consideration by this inquiry.

Affordability of claims

The nation can afford to address the nine short term goals outlined in this submission.

There is significant economic capacity to reduce poverty amongst pensioners. Unfortunately there seems to be insufficient political courage and wisdom to address the problems experienced by ageing Australians.

The following section of our submission details the economic/taxation situation within Australia and supports our analysis that the short term goals of the Retired Members Division are affordable:

How much tax do we pay?

Australia is the eighth lowest taxing country in the OECD with total tax receipts equalling 31.2% of Gross Domestic Product (GDP). By comparison, the OECD average is 35.9%, the EU average is 39.7% and Sweden is the highest with 50.4%.

Australia is fifth last in the OECD in terms of 'all-in' average personal tax rates. As the table below demonstrates, we pay considerably less direct tax than Europe and even supposed low taxing nations such as Poland, Turkey, the UK and the United States.

Income tax plus employee's and employers' social security contributions (as% of labour costs), 2006					
			Social Security Contributions		
Ranking	Country	Income Tax	Employee	Employer	Total
1	Belgium	27.8	14.0	30.4	55.4
2	Germany	21.1	21.7	20.5	52.5
3	France	15.6	13.6	42.3	50.2
6	Sweden	24.1	7.0	32.3	47.9
10	Poland	6.3	25.8	20.4	43.7
11	Turkey	15.5	30.5	21.5	42.8
12	Czech Republic	10.0	12.5	35.0	42.6
21	Canada	16.8	7.4	11.7	32.1
22	Switzerland	10.8	11.1	11.1	29.7
23	United States	15.7	7.7	7.8	28.9
24	Japan	7.3	12.2	13.1	28.8
26	Australia	23.7	0.0	6.0	28.1
27	Ireland	9.7	5.1	10.8	23.1
30	Mexico	3.5	1.4	11.9	15.0

Source: OECD Tax Database August 2007

Australia ranks 13th in the OECD for corporate tax rates. Nations including Japan, the United States, Italy, Canada and New Zealand tax corporations more.

Australia also has the fourth lowest rate of GST in the OECD. Because of our low GST rate, our government depends more upon income taxes than the average OECD nation. This allows proponents of tax cuts to argue for income tax cuts. What they

ignore is that if we don't dramatically reduce government expenditure, we would have to increase the GST. The GST is the most regressive of taxes, meaning its impact is felt much more by pensioners and the poor compared to the wealthy.

How much do we spend?

Amongst the OECD countries, Australian governments spend the third least amount; the only nations that spend less are Korea and Ireland.

According to the OECD, the combined spending of all our governments is the equivalent of 35.0% of GDP. The OECD average is 43.8% and the European average is 46.1%.

Australia's transport infrastructure has been rundown by Federal and State governments over a long period of time. In the 1960's, around 3% of Gross Domestic Product was invested in transport infrastructure. By 2001 the figure was 1.4%.

How much debt do we have?

Australian governments have the third lowest gross financial liabilities in the OECD at 16.9% of GDP. The only nations with fewer liabilities are Luxembourg and Slovenia. In contrast, the figure for the United States is 61.8%, Germany 71.1% and Japan 173.1%.

Government debt is not a problem in Australia. Australia's total, general government sector, net debt - at 0.6% of Gross Domestic Product in 2005 and estimated at 0% in 2006 - is among the lowest in the OECD (with averages of 48.3% in 2005 and 49.6% in 2006), and is considerably lower than Europe (57.7% and 58.1%), Japan (81.2% and 82.4%), and the United States (47.2% and 49.6%).

There is no debt constraint to Australian government's increasing their infrastructure investment. Governments should abandon the short term approach to debt and, in the long term interests of the nation, invest in infrastructure including transport infrastructure to support our ageing population.

Where do we need to spend money?

Australia is in the middle of the pack in terms of expenditure on health and education. If Australia wished to match French spending as a percentage of GDP it would need to spend an extra \$30.2 billion per year and, if we wished to match Sweden, we would have to spend an extra \$34.8 billion.

The backlog in infrastructure investment is \$25 billion (this is simply to bring current infrastructure up to acceptable standards). Some predict up to \$330 billion will be needed to be spent on infrastructure in the next 10 years.

Some examples of potential policies include:

- An increase in the aged pension from 25% to 35% of average male weekly earnings
- Financial increases in direct benefits (rent assistance, utilities allowance, telephone allowance, seniors concession allowance) and indirect benefits (subsidised medication, concessional rates for services provided by state and local governments)
- An inquiry into the projected impact of an emissions/carbon trading scheme on the living standards of pensioners and poor Australians and the development of a package of support measures to offset any increased costs
- Increased access to quality health care including adopting the ACOSS recommendations on dental care
- Support for a Universal Seniors Card
- Appropriate legislation to regulate the reverse mortgage industry and protect pensioners from exploitation
- Improved rental housing tenure for pensioners and low income earners
- Help low income earners/pensioners with the cost of rent
- Increase the level of public and community housing to a minimum benchmark of 6% of national housing stock

These potential policies can be partially funded by addressing some of the major tax loopholes in the Australian economy.

The great tax loopholes

- Negative Gearing - \$2 billion in tax revenue
- Halving of Capital Gains Tax (CGT) – \$2.72 billion
- Private Health Insurance Rebate - \$2.6 billion
- Senior Australians Tax Offset - \$1.78 billion
- Salary sacrifice for executive shares or options - \$400 million
- Contractors diverting earnings into a private company - \$1.3 billion
- ‘Golden handshakes’ for high income earners being taxed as redundancy payments rather than earnings - \$220 million
- Tax breaks for four wheel drive vehicles - \$200 million
- Family trusts - \$700 million

Who benefits from tax cuts?

The unfairness of the Howard Government’s approach to tax policy is clear when the combined effect of bracket creep, the GST and all of its income tax cuts since March 1996 (to 2008) are taken into account. In this period someone on the average wage of \$50,000 per annum has received just \$23 per week while someone on \$120,000 has received \$140 per week.

When CGT was halved, this amounted to an average tax cut of \$220 per week for the 68,000 Australians earning over \$100,000 (less than 1% of all taxpayers).

On the basis of the amount of tax paid, low government debt, and moderate government expenditure, there is significant scope to increase the base pension rate by 10% and address the short term goals outlined in this submission. This would be made easier by addressing a number of the tax loopholes identified in our submission. Adoption by government of the short term goals will significantly relieve poverty, improve health, and reduce social isolation for pensioners.

The impact of recent movements in prices of essentials, such as petrol and food

Pensioner households on fixed incomes have significant problems budgeting for ever increasing movements in the price of essentials such as petrol and food. Despite the operation of the ACCC, there seems to be no effective control measures on petrol and food. The operation of the market has not delivered effectively and there seems to be significant market failure as reduced costs and improved productivity are not shared with consumers including pensioners.

The Retired Members Division welcomes the recent announcement by the ALP to create more transparency in the operation of Australia's supermarket chains. This is a welcome development and, in our view, will need additional robust responses to ensure that supermarkets pass on lower costs to the consumer.

The emergence of "shopper docket", which allegedly provide, "discounted" petrol at supermarket or associated petrol stations has not delivered effective competition across the industry. It is our submission that the discounted petrol stations are crowding out genuine competition from independents and keep the market rate of petrol artificially inflated. This has a significant cost effect on pensioners who rely on cars for social engagement.

Governments should take further steps to intervene in the interests of consumers and pensioners to effectively monitor and intervene where necessary in relation to petrol price increases.

The lack of public transport in many outer suburban and regional areas of Australia is a significant cost burden on pensioners. An issue that should be addressed by the committee is the need for increased public transport infrastructure investment and development across the country and particularly in outer suburban and regional areas. Access to cost-effective and discounted public transport must be available to pensioners in order to help offset increases in petrol and food.

The costs of running utilities, such as gas and electricity

There are two significant financial imposts on pensioners in relation to gas and electricity.

- Regular gas and/or electric bills
- replacement costs for gas or electric appliances

It is our submission that pensioners and those on extremely low fixed incomes should have access to increased subsidies and/or government rebates or upfront government payments which ensure pensioners can heat and cool their homes on a cost-effective basis and within their limited means.

Pensioners and war fixed income earners should have access to discounted gas and electric appliances when they are genuinely being renewed.

Consistent with recommendation 3 in our short term goals we strongly believe that an investigation should be conducted into the potential impact of the emission/carbon trading schemes on pensioners' standard of living.

Costs of receiving adequate dental care

Retired Members Division welcomes and supports the ACOSS/Australia Fair report which reveals *"gaping holes in the care and treatment of Australians teeth and gums"*

We note that the research released by Australia Fair, revealed:

- 90% of people think the regular visits to the dentist are important to maintain healthy teeth and mouth;
- 20% of people say they haven't seen a dentist in over two years;
- 46% of people reported that it would be difficult for them to pay for basic preventative treatment (\$300);
- 75% of people stated that the Federal government must that way she of the funding for dental care and only 5% think it is a State government responsibility alone;
- 46% of people stated that the cost of dental care influences their decision to see a dentist regularly

We support the statement by the Executive Director of Australia Fair, Andrew Johnson that;

"This research reinforces the fact that Australia has a crisis in access to dental care, particularly for low income and disadvantaged Australians. The survey also shows popular support for Federal government action on dental care. With large budget surpluses and a strong economy, it's not fair that one in four Australians have told us they have not seen a dentist for two years or longer"

We note that the survey found:

- Over half a million Australians are on long waiting lists around Australia for general dental care average time in a waiting list is 27 months.
- 40% of Australians cannot access dental care when needed.
- Consumers contributed nearly \$8.4 billion or 67% of funding for dental services in 2004- 5, compared to only \$953 million from government (19%) and \$701 million from private health insurance funds (14%)

This is an intolerable situation and one that AMWU Retired Members know only too well.

We submit to this inquiry that the directions and recommendations contained in the ACOSS info paper 389, October 2006 should be supported by this committee as key recommendations in assisting the disadvantaged and pensioners receiving adequate health care.

Recommendation 1 -- A course of free basic dental treatment for concession cardholders

The Australian government should fund the cost of basic dental care for adult health card holders. This would comprise the cost of either an oral health exam, steel, clean and x-ray or basic treatments such as fillings of treatment for acute gum disease. State governments would be responsible for making any other additional treatment cost and for planning and delivering full health-care eligible adults according to need.

Cost to Commonwealth: \$160 million in 2007-8 (\$320 million in 2008-9)

Recommendation 2 -- More people to qualify for health cards

To better ensure coverage of the 21% of adults who are not eligible for public dental care but who avoided or delayed treatment because of the cost of basic dental care, the income limit to qualify for Commonwealth Low Income Health Care Cards should be increased from \$21,840-\$26,208 for individuals and from \$39,936-\$47,928 for a couple family with two children. (This would only be for the purpose of access to publicly funded dental care). Eligibility for pensioner or health care card should define the minimum eligible population against which the State government performance in addressing needs and meeting performance targets should be measured.

Cost: included in funding for recommendation 1

Recommendation 3 -- Greater focus on implementation of National oral health plan

The Commonwealth should establish a National Oral Health Plan Implementation Unit in the Department of Health and Aged Care to lead and oversee the implementation of the actions within the National Oral Health Plan

Cost: within existing resources

Recommendation 4 -- Better supply of oral health professionals

A proportion of the Commonwealth's funding (10% in the first year) should be reserved for measures to ensure appropriate supply and distribution of oral health professionals, to meet future needs. The Commonwealth's specific responsibilities should be development of a national dental labour force plan and funding for the training health professionals in universities.

Costs: included in funding for recommendation 1

The impact of these cost pressures on the living standards of older Australians and their ability to participate in community;

As outlined in the submission it is undeniable that the cost pressures on the living standards of older Australians are significant. Lack of disposable income coupled with the unavailability, for many retired members, of public transport has an overwhelming and deleterious effect on their living standards and capacity to participate in the community.

The impact of these cost pressures of older Australians and their families, including caring for their grandchildren and social isolation

The impacts of cost pressures are many and varied. Retired Members report regularly that social isolation is increasing as the focus of individuals becomes more and more centred on managing and surviving with limited disposable income.

Caring for grandchildren where there has been a marriage breakdown for a sibling or siblings or where a grandchild is left orphaned is a monumental challenge for pensioners and/or people with low incomes. This committee should give serious consideration to providing special support for pensioners and low income earners faced with the added responsibility of bringing up a grandchild or grandchildren

Poverty drives social isolation, the recommendations in our short term goals, if adopted by government, would go a long way to ameliorating some of the pressure and problems experienced by pensioners and low-income earners.

The adequacy of current tax, superannuation, pensions and concession arrangements for older Australians to meet these costs

As previously outlined in this submission, the Retired Members Division believes that the current tax, superannuation, pensions and concession arrangements are inadequate to meet the cost of living pressure on older Australians.

Adoption of the recommendations in this submission would bring about a reduction in the cost of living pressures and a fair more equal society.

Review the impact of government policies and our systems introduced across all portfolio areas over the past 10 years which have had an impact on the cost of living for older Australians

- The Retired Members Division does not have the resources to conduct a meaningful review of specific government policies and assistance across all portfolio areas over the last 10 years. Nevertheless, consistent with this submission a number of macro economic policy decisions by government have made it tougher for pensioners, self-funded retirees, and low income Australians.
- Changes to superannuation have had no meaningful effect for the majority of Retired Members as they have not had sufficiently long access to employer funded superannuation entitlements. It is our submission that the Superannuation Guarantee Charge should be increased to 15% in order to avoid future generations experiencing similar problems to that experienced by our current membership
- This committee should recommend to government that a long-term and fundamental review of the adequacy of the pension system should be undertaken
- The focus of government should be realigned to ensure a proper balance between the operation of the market and social justice in Australia. In this context the appropriate funding of health, education welfare, and infrastructure (including transport) must become a key economic and policy priority for government.
- The re branded "Work Choices" legislation should be abolished and replaced with legislation which provides balance, fairness, and equity in the workplace for Australia's working families. Failure to do this will produce, over time, and increasingly unfair and inequitable Australia. Wages will be diminished by the effects of the legislation and pensions linked to Average Male Weekly Earnings will decline resulting in lower disposable income for pensioners and low income families.
- Failure to increase the basic pension has produced significant stress, poverty, and social isolation for Australian pensioners including members of the Retired Members Division.
- Failure by government to recognise that dental care is a medical priority and should be included in the public health system has resulted in significant pain, discomfort, and financial pressure on pensioners and older Australians.
- The lack of a national infrastructure plan especially for public transport has increased social isolation for many Australian pensioners.

The Retired Members Division welcomes the opportunity to make this submission and would be pleased to attend the Senate inquiry in session to answer any questions or explain any part of this submission.